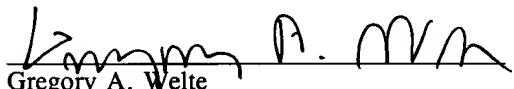


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Assignee's Docket No.: 7890 )  
Group Art Unit: 2662 )  
Serial No.: 09/229,046 )  
Examiner: S. Tsegaye )  
Filing Date: January 12, 1999 )  
Title: Transaction Processing )  
Systems Maintenance )  
                                )  
                                )  
                                )

CERTIFICATE OF MAILING

I certify that this document is addressed to Mail Stop Non-Fee Amendment, Commissioner of Patents, PO Box 1450, Alexandria, VA 22313-1450, and will be deposited with the U.S. Postal Service, first class postage prepaid, on March 7, 2005.

  
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Gregory A. Welte

AMENDMENT

Honorable Commissioner of Patents and Trademarks  
Washington, DC 20232

Sir:

This Amendment is submitted in response to the Office Action mailed on February 2, 2005. Claims 1 - 147 were pending, rejected, and some are now cancelled. Claims 148 - 179 are added. No fee is due.

Reasons for cancelling claims include the following. Some are somewhat redundant, differing from each other in small detail. Also, many contain recitations stated in the form of intended purposes, to which the PTO typically does not attribute weight.

However, Applicant has no intention of abandoning the subject

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matter of cancelled claims, as the subject matter is deemed covered by new claims.

IN THE CLAIMS

Please amend the claims in conformity with the following  
COMPLETE LISTING OF PENDING CLAIMS.